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FORM B1 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Fischer, Thomas Lee All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5578 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 4 N. 014 Church Rd. Bensenville, IL ZIPCODE ZIPCODE 60106 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **DuPage** Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor (Form of Organization) Nature of Business Chapter of Bankruptcy Code Under Which (Check one box.) (Check all applicable boxes.) the Petition is Filed (Check one box) Individual (includes Joint Debtors) Chapter 11 Chapter 12 Health Care Business Chapter 7 Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Single Asset Real Estate as defined Chapter 9 of a Foreign Main Proceeding Partnership in 11 U.S.C. § 101(51B) Chapter 13 Chapter 15 Petition for Recognition Other (If debtor is not one of the of a Foreign Nonmain Proceeding Railroad above entities, check this box and Stockbroker provide the information requested Commodity Broker Nature of Debts (Check one box) below) Clearing Bank State type of entity: Consumer/Non-Business Business Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3) Chapter 11 Debtors: Filing Fee (Check one box) Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Check if: Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-1.000-5.001-10.001-25.001-50.001-Over 99 199 5,000 10,000 25,000 50,000 100,000 100,000 49 999 **V** П П Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million ~ Г

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$100 million

\$100 million

Estimated Debts

\$50,000

lacksquare

\$50,001 to

\$100,000

11

\$100,001 to

\$500,000

\$500,001 to

\$1 million

\$10 million

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

of the petition.

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Voluntary Petition

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Name of Debtor(s):

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Fischer, Thomas Lee
Signa	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/Thomas Lee Fischer	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached. (Check one box only) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ I nomas Lee Fischer Signature of Debtor Thomas Lee Fischer	X
X Signature of Debtor	Signature of Foreign Representative
Signature of Joint Debtor	X
(630) 217-9098	Printed Name of Foreign Representative
Telephone Number (If not represented by attorney)	
March 1, 2006	Date
Date	
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X /s/ Ed Varga Signature of Attorney for Debtor(s) Ed Varga 06202045 Printed Name of Attorney for Debtor(s) Attorney Edward J. Varga Firm Name 1700 N Farnsworth Ave Suite 12 Address	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Aurora, IL 60505	Printed Name and title, if any, of Bankruptcy Petition Preparer
(630) 820-0333 Telephone Number March 1, 2006 Date	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
X	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy
Signature of Authorized Individual	petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

Printed Name of Authorized Individual

Title of Authorized Individual

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy
Address:	petition preparer is not an individual, state
	the Social Security number of the officer,
	principal, responsible person, or partner of
	the bankruptcy petition preparer.)
x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or	
partner whose Social Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

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Fischer, Thomas Lee	x /s/ Thomas Lee Fischer	3/01/2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Document Page 6 of 31 United States Bankruptcy Court **Northern District of Illinois**

IN	IN RE:	Case No.
Fis	Fischer, Thomas Lee	Chapter 13
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF AT	TTORNEY FOR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services of or in connection with the bankruptcy case is as follows: 	
	For legal services, I have agreed to accept	\$\$\$
	Prior to the filing of this statement I have received	\$\$\$
	Balance Due	ss0.00
2.	2. The source of the compensation paid to me was: Debtor Dother (specify):	
3.	3. The source of compensation to be paid to me is: Debtor Other (specify):	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless	they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who ar together with a list of the names of the people sharing in the compensation, is attached.	re not members or associates of my law firm. A copy of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the	bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin b. Preparation and filing of any petition, schedules, statement of affairs and plan which may c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any d. Representation of the debtor in adversary proceedings and other contested bankruptey may e. [Other provisions as needed] Debtor to pay crdit counseling fee 	be required; y adjourned hearings thereof;
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following service	es:
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment proceeding.	to me for representation of the debtor(s) in this bankruptcy

/s/ Ed Varga

Attorney Edward J. Varga

Signature of Attorney

Name of Law Firm

March 1, 2006

Date

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Fischer, Thomas Lee		Chapter 13
	Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

				AMOUNTS SCHEDULE	D
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 10,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 10,316.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 15,611.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 858.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 648.00
	TOTAL	11	\$ 10,700.00	\$ 25,927.00	

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No	
Fischer, Thomas Lee		Chapter 13	
	Debtor(s)		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	0.00

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Form B22C (Chapter 13) (10/05)		According to the calculations required by this statement:
		The applicable commitment period is 3 years.
In re: Fischer, Thomas Lee		The applicable commitment period is 5 years.
Debtor(s)		The applicable communities period is a years.
Case Number:		Disposable income is determined under § 1325(b)(3).
(If known)		☐ Disposable income is not determined under § 1325(b)(3).
		(Check the box as directed in Lines 17 and 23 of this statement.)

STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

FOR USE IN CHAPTER 13

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME										
	Marit	al/filing status. Check the box that appli	ies and complete	the balance	of this part	of this s	statement as	direc	ted.		
	a. Multiple only Column A ("Debtor's Income") for Lines 2-10.										
_	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.										
1	All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.							Column A Debtor's Income	Sį	olumn B pouse's ncome	
2	Gross	s wages, salary, tips, bonuses, overtir	ne, commission	s.				\$	1,014.00	\$	
	enter	ncome from the operation of a busines the difference on Line 3. Do not enter a less expenses entered on Line b as a	number less that	n zero. Do n e							
3	a.	Gross receipts		\$							
	b.	Ordinary and necessary business expe	enses	\$							
	c.	Business income		Subtract Li	ne b from Li	ine a		\$		\$	
	Do no	and other real property income. Subtract enter a number less than zero. Do not be as a deduction in Part IV.								<u>*</u>	
4	a.	Gross receipts		\$							
	b.	Ordinary and necessary operating exp	enses	\$	\$						
	C.	Rental income		Subtract Li	ne b from Li	ine a		\$		\$	
5	Intere	est, dividends, and royalties.						\$		\$	
6	Pens	ion and retirement income.						\$		\$	
7	inclu	lar contributions to the household expeding child or spousal support. Do not inpleted.				-		\$		\$	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to					ınder the					
	be a	a benefit under the Social Security Act	Debtor \$		Spouse \$			\$		\$	
0	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.										
9	a. \$										
	b. \$										
	Tota	al and enter on Line 9						\$		\$	
10		otal. Add Lines 2 thru 9 in Column A, ann B. Enter the total(s).	nd, if Column B is	s completed,	add Lines 2	throug	h 9 in	\$	1,014.00	\$	
11		I. If Column B has been completed, add If Column B has not been completed, en				and en	ter the	\$			1,014.00

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	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD					
12	Enter the amount from Line 11.	\$	1,014.00			
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. Otherwise, enter zero.	\$	0.00			
14	Subtract Line 13 from Line 12 and enter the result.	\$	1,014.00			
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$	12,168.00			
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: Illinois b. Enter debtor's household size: 1	\$	43,012.00			
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement, and complete Part VII of this statement. Do not complete Parts III, IV, V, or VI. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment years" at the top of page 1 of this statement and continue with Part III of this statement.					
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOM	ſΕ				

18	Enter the amount from Line 11.	\$	
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. If you are unmarried or married filing jointly with your spouse, enter zero.		
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$	
22	Applicable median family income. Enter the amount from Line 16.	\$	
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.		
23	The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is deter 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.	rmined under §	
	The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is	not determined	

under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.

		Part IV. CALCULATION OF DEDUCTION	S ALLOWED UNDER	§ 707(b)(2)			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income leve (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				\$		
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.						
25B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$				
	c. Net mortgage/rental expense Subtract Line b from Line a						
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				\$		

Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.							
27		k the number of vehicles for which you pay the operating expenses or fo	or which the operating expenses	s are included			
	О	☐ 1 ☐ 2 or more.					
	numb	the amount from IRS Transportation Standards, Operating Costs & Pulser of vehicles in the applicable Metropolitan Statistical Area or Census usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	-		\$		
		al Standards: transportation ownership/lease expense; Veh n you claim an ownership/lease expense. (You may not claim an owners les.)					
	☐ 1 ☐ 2 or more.						
Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.							
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.						
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$		
30	state,	er Necessary Expenses: taxes. Enter the total average monthly example and local taxes, other than real estate and sales taxes, such as income ity taxes, and Medicare taxes. Do not include real estate or sales tax	e taxes, self employment taxes,		\$		
31	dedu	er Necessary Expenses: mandatory payroll deductions. Entections that are required for your employment, such as mandatory retiren. Do not include discretionary amounts, such as non-mandatory 40	nent contributions, union dues, a		\$		
32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. \$ 132						
33	pay p	er Necessary Expenses: court-ordered payments. Enter the to ursuant to court order, such as spousal or child support payments. Do nations included in Line 44.		-	\$		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged depend-ent child for whom no public education providing						
25		ar services is available. Per Necessary Expenses: childcare. Enter the average monthly ar	nount that you actually expend o	on childcare.	\$		
35		ot include payments made for children's education.			\$		
36	care e	er Necessary Expenses: health care. Enter the average monthly expenses that are not reimbursed by insurance or paid by a health savin h insurance listed in Line 39.			\$		
37	actua	er Necessary Expenses: telecommunication services. Enter Ily pay for cell phones, pagers, call waiting, caller identification, special e health and welfare of you or your dependents. Do not include any ar	long distance, or internet service	-	\$		
38	8 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.				\$		

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Subpart B: Additional Expense Deductions under § 707(b)

		Note: Do not include a	ny expenses that you hav	ve listed in Lines 2	24-37		
		th Insurance, Disability Insurance, and unts that you actually expend in each of the folk	_	-	average mont	hly	
	a.	Health Insurance	\$				
39	b.	Disability Insurance	\$				
	C.	Health Savings Account	\$				
			Total: A	Add Lines a, b and c		\$	
40	that y memb	tinued contributions to the care of hou will continue to pay for the reasonable and a ber of your household or member of your immenents listed in Line 34.	necessary care and support of	an elderly, chronically	ill, or disabled	es I	
41		ection against family violence. Enter any y of your family under the Family Violence Prev		•		the \$	
42	montl Utilitie	ne energy costs in excess of the alloward amount by which your home energy costs eres. You must provide your case trustee with the dis reasonable and necessary.	xceed the allowance in the IRS	Local Standards for	Housing and	age \$	
43	Educ actua less t	cation expenses for dependent childre fully incur, not to exceed \$125 per child, in provious fundamental than 18 years of age. You must provide your of fundamental than 18 years of age. You must provide your of fundamental than 18 years of age. You must provide your of fundamental than 18 years of age. You must provide your of fundamental than 18 years of age. You must provide your of fundamental than 18 years of the provided in the second of the	ling elementary and secondary case trustee with documenta	education for your detion demonstrating t	ependent child	ren	
44	exper perce bankr	itional food and clothing expense. Enternses exceed the combined allowances for foodent of those combined allowances. (This information court.) You must provide your case true claimed is reasonable and necessary.	and apparel in the IRS Nationation is available at www.usdoj	al Standards, not to ea	xceed five lerk of the	\$	
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					\$	
46	Tota	I Additional Expense Deductions unde	r § 707(b). Enter the total of	Lines 39 through 45		\$	
		Subpart (C: Deductions for Debt	Payment		•	
	own, Avera follow	ire payments on secured claims. For ear list the name of creditor, identify the property stage Monthly Payment is the total of all amounts wing the filing of the bankruptcy case, divided by red by the mortgage. If necessary, list additional	ch of your debts that is secured ecuring the debt, and state the contractually due to each Secure 60. Mortgage debts should in	d by an interest in prop Average Monthly Pay ured Creditor in the 60	ment. The 0 months	nce	
47		Name of Creditor	Property Securing the Debt	Δ	60-month		
	a.			\$			
	b.			\$			
	c.			\$			
				Total: Add line:	s a, b and c.	œ.	
	secur 1/60tl posse	t due payments on secured claims. If ar ring the debt is necessary for your support or th h of the amount that you must pay the creditor a ession of the property. List any such amounts in es on a separate page.	e support of your dependents, as a result of the default (the "c	you may include in youre amount") in order	our deductions to maintain	\$	
		Name of Creditor	Property Securing the Debt in		I/60th of the ture Amount		
48							
48	a.			\$			
48	a.			\$			
48							

Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

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49

claims), divided by 60.

		pter 13 administrative expenses. If you are eligible to file a case, multiply the amount in Line a by the amount in Line b, and enter the re		ollowing
50	a.	Projected average monthly Chapter 13 plan payment.	\$	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
51	Tota	Il Deductions for Debt Payment. Enter the total of Lines 47 through	 gh 50.	\$
		Subpart D: Total Deductions Allov	wed under § 707(b)(2)	
52	Tota	I of all deductions allowed under § 707(b)(2). Enter the total of	f Lines 38, 46, and 51.	\$
		Part V DETERMINATION OF DISPOSABL	E INCOME LINDED &	1225/h\/2\

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Enter current monthly income. Enter the amount from Line 20.	\$				
54	Support Income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$				
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$				
57	Total adjustments to determine disposable income. Add the amounts on Line 54, 55, and 56 and enter the result.	\$				
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$				

Part VI. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

Expense Description Monthly Amount
a. \$
b. \$
c. \$
Total: Add Lines a, b and c

		Part VII. VERIFICATION
	I declare under penalty of perjury that sign.)	t the information provided in this statement is true and correct. (If this a joint case, both debtors must
60	Date: March 1, 2006	Signature: /s/ Thomas Lee Fischer (Debtor)
	Date:	Signature:(Joint Debtor, if any)

59

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	тот.		0.00	

(Report also on Summary of Schedules)

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

					CURRENT VALUE OF
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods		2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x	Star Trek Items		600.00
6.	Wearing apparel.				
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Honda VTX 1300 (owes \$9,000)		8,000.00
26.	Boats, motors, and accessories.	x			
	Aircraft and accessories.	x			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ		10,700.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ▼ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	100.00	100.0
lousehold Goods	735 ILCS 5 §12-1001(b)	2,000.00	2,000.0
londa VTX 1300 owes \$9,000)	735 ILCS 5 §12-1001(c)	2,400.00	8,000.0

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this	box if	debtor	has no	creditors	holding	secured	claims	to report	on th	us Sch	iedule L).

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 75244561			2005-Auto Loan				
American Honda Finance Corp. P.O. BX. 105027 Atlanta, GA 30348							10,316.00
			Value \$ 8,000.00				2,316.00
Account No.			Value \$				
Account No.			Value \$				
Account No.			Value \$				
Subtota O continuation sheets attached (Total of this page)							
			(Use only on last page of the completed Schedule	D) T	тот	AL	10,316.00

(Report total also on Summary of Schedules)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on ach claim by placing an "H." "W." "J." or "C" in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim

an "X"
'Total''
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Deposits by individuals

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Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors h	oldin	g ur	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2005-Hyundai				
Alliant Credit Union			(surrendered)				
Hyundai							
11545 W. Touhy Av.							
Chicago, IL 60666							
							13,000.00
Account No. 5488-9750-0306-2281			2005-Credit Card				
Household Bank Mastercard						ļ	
P.O. BX. 88000							
Baltimore, MD 21288							
							2,308.00
Account No. 0552229127-5			2005-Debt				,
Sprint							
P.O. BX. 8077							
London, KY 40742							
							303.00
Account No.							
						ŀ	
	+	-		\vdash			
Account No.	-						
		-	1	<u> </u>	lubt	otal	

(Total of this page)

(Use only on last page of the completed Schedule F) TOTAL

15,611.00

0 continuation sheets attached

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

	1
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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m Fischer}, \, {
m Thomas} \; {
m Lee}$

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS C	F DEBTOR ANI	SPOU	SE		
Single		RELATIONSHIP				AGE	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Concesions						
Name of Employer	Tivoli Enterpi	rises, Inc.					
How long employed	4-Mths						
Address of Employer	603 Rogers S	t.					
	Downers Gro						
	_						
INCOME: (Estima					DEBTOR		SPOUSE
	-	lary, and commissions (pro rate if not paid mo	onthly)	\$	1,014.00	\$	
2. Estimated month	ly overtime			\$		\$	
3. SUBTOTAL				\$	1,014.00	\$	
4. LESS PAYROLI	L DEDUCTION	1S					
a. Payroll taxes a	nd Social Secur	ity		\$	156.00	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify))			\$		\$	
				\$		\$	
5. SUBTOTAL OI	F PAYROLL D	DEDUCTIONS		\$	156.00	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	858.00	\$	
		of business or profession or farm (attach detail	ed statement)	\$		\$	
8. Income from real property				\$		\$	
Interest and divide				\$		\$	
		ort payments payable to the debtor for the debt	or's use or				
that of dependents l				\$		\$	
11. Social Security	_						
(Specify)				\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly i							
(Specify)							
						\$	
				\$		\$	
14 SURTOTAL O	E INCOME D	EDODTED ON LINES 7 THROUGH 12		•		\$	
14. SUBTOTAL OF INCOME REPORTED ON LINES 7 THROUGH 13				<u>Ф</u>			
15. TOTAL MON	THLY INCOM	IE (Add amounts shown on Lines 6 through 1	4.)	\$	858.00	\$	
1. MODUL CO.		258 00 (D					

16. TOTAL COMBINED MONTHLY INCOME \$ _____ 858.00 (Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

_ Case No. _

858.00

648.00

210.00

 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No ✓ 	\$
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$ \$
c. Telephone	\$
d. Other	
u. ouer	ф
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 320.00
5. Clothing	\$ 40.00
6. Laundry and dry cleaning	\$ 20.00
7. Medical and dental expenses	\$ 30.00
8. Transportation (not including car payments)	\$178.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$60.00
e. Other	\$
12 T(\$
12. Taxes (not deducted from wages or included in home mortgage payments)	¢.
(Specify)	\$
13. Installment payments (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Ψ
a. Auto	\$
b. Other	
c. Other	
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$648.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the fil	ing of

c. Monthly net income (a. minus b.)

20. STATEMENT OF MONTHLY NET INCOME

b. Total monthly expenses from Line 18 above

a. Total monthly income from Line 16 of Schedule I

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 $IN\ RE$ Fischer, Thomas Lee

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	ave read the foregoing summary and schedules, consisting of 12 sheets, and that
they are true and correct to the best of m	y knowledge, information, and belief.
Date: March 1, 2006	Signature: /s/ Thomas Lee Fischer
	Thomas Lee Fischer Debtor
Date:	Signature:
	(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNATION	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor vand 342 (b); and, (3) if rules or guidelines have	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), ave been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by e debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting ection.
Printed or Typed Name and Title, if any, of Bankru If the bankruptcy petition preparer is not an responsible person, or partner who signs the	individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all oth is not an individual:	er individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this docum	ent, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comprisonment or both. 11 U.S.C. § 110; 18	omply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or U.S.C. § 156.
DECLARATION UNDER P	ENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the pa (corporation or partnership) named as de	rtnership) of theebtor in this case, declare under penalty of perjury that I have read the foregoing summary and _ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Fischer, Thomas Lee		Chapter 13
	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2006-\$1,908. 2005-\$27,000. 2004-\$27,000.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	D0	cument Page 27 of	31	
None	* *	ler chapter 12 or chapter 13 must i	mmencement of this case to or for the benefit of creditors include payments by either or both spouses whether or not 1.)	
4. Su	its and administrative proceedings, executions, gar	nishments and attachments		
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
None		ling under chapter 12 or chapter 1	equitable process within one year immediately preceding 3 must include information concerning property of either d and a joint petition is not filed.)	
5. Re	possessions, foreclosures and returns			
None	the seller, within one year immediately preceding the	ne commencement of this case. (M	sferred through a deed in lieu of foreclosure or returned to farried debtors filing under chapter 12 or chapter 13 must int petition is filed, unless the spouses are separated and a	
Ame P.O.	IE AND ADDRESS OF CREDITOR OR SELLER rican Honda Finance Corp. BX. 105027 nta, GA 30348	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 01/06	DESCRIPTION AND VALUE OF PROPERTY 2005 Hyundai Tucson	
6. As	signments and receiverships			
None		3 must include any assignment by e	ys immediately preceding the commencement of this case. ither or both spouses whether or not a joint petition is filed,	
None	·	nder chapter 12 or chapter 13 mus	ointed official within one year immediately preceding the tinclude information concerning property of either or both joint petition is not filed.)	
7. Gi	fts			
None	gifts to family members aggregating less than \$200 in	value per individual family memb 2 or chapter 13 must include gifts	the commencement of this case except ordinary and usual per and charitable contributions aggregating less than \$100 to or contributions by either or both spouses whether or not d.)	
8. Lo	sses			
None	• •	under chapter 12 or chapter 13 m	ly preceding the commencement of this case or since the ust include losses by either or both spouses whether or not d.)	
9. Pa	yments related to debt counseling or bankruptcy			
None			ons, including attorneys, for consultation concerning debt ithin one year immediately preceding the commencement	
Edw 1700 Auro	IE AND ADDRESS OF PAYEE ard J. Varga N. Farnsworth, Ste. 11 ora, IL 60505	DATE OF PAYMENT, NAME PAYOR IF OTHER THAN DE		
10. C	ther transfers			

None
a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

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petition is not filed.)

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY 5TH / 3RD Elmhurst, IL NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS Important papers

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

TONC

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 1, 2006	Signature /s/ Thomas Lee Fischer	
	of Debtor	Thomas Lee Fischer
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
Fischer, Thomas Lee		Chapter 13
	Debtor(s)	
	VERIFICATION OF CRI	EDITOR MATRIX
		Number of Creditors4
The above-named Debtor(s) h	nereby verifies that the list of credito	rs is true and correct to the best of my (our) knowledge.
Date: March 1, 2006	/s/ Thomas Lee Fischer	
	Debtor	
	Joint Debtor	

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Fischer, Thomas Lee 4 N. 014 Church Rd. Bensenville, IL 60106

Attorney Edward J. Varga 1700 N Farnsworth Ave Suite 12 Aurora, IL 60505

Alliant Credit Union Hyundai 11545 W. Touhy Av. Chicago, IL 60666

American Honda Finance Corp. P.O. BX. 105027 Atlanta, GA 30348

Household Bank Mastercard P.O. BX. 88000 Baltimore, MD 21288

Sprint P.O. BX. 8077 London, KY 40742